



CAR HIRE

INTRODUCTION

The policy and the schedule together form the contract between you and us and should be read as one document. Should there be any conflict in interpretation between the terms and conditions of the printed policy and any amendment thereof in the schedule, the policy wording shall be given precedence.

You must provide us with accurate information to enable us to assess your risk correctly and notify us immediately of any change to this information that could affect our assessment.

Whether you pay your premiums monthly or annually, you are responsible for ensuring that these are paid within the agreed time period.

Please contact your broker immediately if there is anything that is not clear to you or you need more information.

CAR HIRE

DEFINITIONS

For this Extension:

We/Us/Our CMH / Guardrisk is a Short-term insurer registered in terms of the Short-term Insurance Act 53 of 1998 and licensed in terms of the Financial Advisory and Intermediary Services Act 37 of 2002.

If You have a valid claim in terms of your Motor Section to the insured Vehicle for Total Loss or Accidental Damage We will pay the hiring and insuring costs of another Vehicle;

provided that:

- 2.1 We facilitate the hire of a Vehicle through the service provider nominated in the schedule and subject to you entering a hire contract in your personal capacity with the hire company on their terms and conditions. Including and not limited to the payment of any Administration fee, First Amounts Payable in respect of claims for the hired vehicle, fines and Claims Handling Fees.
- 2.2 the vehicle group of the hired Vehicle will not exceed the Car Hire option as stated in the schedule;
- 2.3 the hire is on an unlimited kilometers basis but will exclude the cost of fuel (a fuel deposit will be payable according to the car hirer's agreement), oil and/or lubricants;
- 2.4 the hire will commence:
 - 2.4.1 on the day the vehicle is taken in to the repairer for repairs to commence
 - 2.4.2 immediately if the Insured vehicle is stolen or is not drivable due to accident damage.
- 2.5 the hire will cease: EITHER
 - 2.5.1 after the day on which the Insured vehicle which was stolen is recovered undamaged or
 - 2.5.2 after the Insured vehicle is replaced or
 - 2.5.3 after the Insured vehicle has been repaired or You have been advised that it is ready for collection
 - 2.5.4 after Your claims has been settled
- 2.5.5 after the number of Car Hire days as reflected in the schedule or any of the above circumstances from 2.5.1 to 2.5.4 whichever comes first.